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United States Bankruptcy Court Northern District of Illinois						Volu	ntary Petition			
			Name of Joint Debtor (Spouse) (Last, First, Middle): Long, Ashley N.							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):								
Last four digits of Soc. Sec. or Individual-Taxpayer I (if more than one, state all): 6818	.D. (ITIN) /Com	nplete EIN	Last four dig				ayer I.D.	(ITIN) /Complete EIN		
Street Address of Debtor (No. & Street, City, State & 135 Amber Court #101	z Zip Code):			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 135 Amber Court				& Zip Code):		
Carol Stream, IL	ZIPCODE 60 °	188	Carol Stream,	, IL			ZIPCODE 60188			
County of Residence or of the Principal Place of Bus DuPage		100	County of R DuPage	esidence	e or of the Principa	or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street as	ddress)		Mailing Add	dress of	Joint Debtor (if dit	ferent fro	om street	address):		
	ZIPCODE						ZI	IPCODE		
Location of Principal Assets of Business Debtor (if d	ifferent from str	eet address abo	ove):							
							ZI	IPCODE		
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box) Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official Filing Fee waiver requested (Applicable to chapter only). Must attach signed application for the court	Single As U.S.C. § Railroad Stockbrol Commod Clearing Other U.S.C. § Railroad Stockbrol Commod Clearing Other Internal F Debtor is Title 26 of Internal F Depay fee Form 3A.	Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). Check one box: Debtor is a small business debt Debtor is not a small business of Check if: Debtor's aggregate noncontingent I than \$2,490,925 (amount subject to								
consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of craccordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPA			classes of creditors, in THIS SPACE IS FOR							
				COURT USE ONLY						
Estimated Number of Creditors	5.00	-		□ 25.001	50.001					
1-49 50-99 100-199 200-999 1,00 5,00		- 5,001- 10,000 10,000 25,00		25,001- 50,000	50,001-	Ove 100	er 0,000			
Estimated Assets \$\ \begin{array}{ c c c c c c c c c c c c c c c c c c c		000,001 \$50 50 million \$10	0,000,001 to	\$100,00 to \$500	0,001 \$500,000 million to \$1 billi		ore than billion			
Estimated Liabilities		000,001 \$50 50 million \$10	0,000,001 to	\$100,00 to \$500	0,001 \$500,000 million to \$1 billi		ore than billion			

Case 15-09586 Doc 1 Filed 03/18/15 B1 (Official Form 1) (04/13) Document	Entered 03/18/15 11:0 Page 2 of 36	02:56 Desc Main			
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Long, Frederick J. II & Long				
All Prior Bankruptcy Case Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, or that I have informed the petitioner that [he or she] may proceed chapter 7, 11, 12, or 13 of title 11, United States Code, and explained the relief available under each such chapter. I further that I delivered to the debtor the notice required by 11 U.S.C. § 3					
	X /s/ William L. Guild Signature of Attorney for Debtor(s)	3/18/15 Date			
or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhil (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and made of this is a joint petition:	ach spouse must complete and attac	ch a separate Exhibit D.)			
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.				
Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. □ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. □ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Reside (Check all appl Landlord has a judgment against the debtor for possession of debt	licable boxes.)				
(Name of landlord that	at obtained judgment)				
(Address o	of landlord)				
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss	airoumstances under which the de	1. 111			
·					
☐ Debtor has included in this petition the deposit with the court of a filing of the petition.	session, after the judgment for poss	session was entered, and			

Title of Authorized Individual

Date

Case 15-09586 Doc 1 Filed 03/18/15 Entered 03/18/15 11:02:56 Desc Main B1 (Official Form 1) (04/13) Page 3 of 36 Page 3 Document Name of Debtor(s): **Voluntary Petition** Long, Frederick J. II & Long, Ashley N. (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed (Check only **one** box.) under chapter 7, 11, 12 or 13 of title 11, United States Code, understand ☐ I request relief in accordance with chapter 15 of title 11, United the relief available under each such chapter, and choose to proceed under States Code. Certified copies of the documents required by 11 U.S.C. chapter 7. § 1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the the petition] I have obtained and read the notice required by 11 U.S.C. § chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X X /s/ Frederick J. Long, II Signature of Foreign Representative Frederick J. Long, II Signature of Debtor X /s/ Ashley N. Long Printed Name of Foreign Representative Ashley N. Long Signature of Joint Debtor Date Telephone Number (If not represented by attorney) March 18, 2015 Signature of Attorney* Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition X /s/ William L. Guild preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), William L. Guild 3124376 110(h) and 342(b); and 3) if rules or guidelines have been promulgated William Guild Law Offices pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services 1N141 County Farm Road, #230 chargeable by bankruptcy petition preparers, I have given the debtor Winfield, IL 60190-0000 notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that (630) 665-6776 Fax: (630) 668-6733 section. Official Form 19 is attached. quildlaw@hotmail.com Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) March 18, 2015 Address *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this Signature petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is Signature of Authorized Individual If more than one person prepared this document, attach additional sheets Printed Name of Authorized Individual conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11

and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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 $Case\ 15\text{-}09586$ B1D (Official Form 1, Exhibit D) (12/09) Filed 03/18/15 Doc 1

Filed 03/18/15 Entered 03/18/15 11:02:56 Desc Main Document Page 4 of 36 United States Bankruptcy Court

Northern District	of Illinois
IN RE:	Case No.
Long, Frederick J. II Debtor(s)	Chapter 7
EXHIBIT D - INDIVIDUAL DEBTOR'S S CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five staten do so, you are not eligible to file a bankruptcy case, and the court ca whatever filing fee you paid, and your creditors will be able to resurand you file another bankruptcy case later, you may be required to to stop creditors' collection activities.	n dismiss any case you do file. If that happens, you will lose me collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, one of the five statements below and attach any documents as directed.	each spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I rethe United States trustee or bankruptcy administrator that outlined the operforming a related budget analysis, and I have a certificate from the age certificate and a copy of any debt repayment plan developed through the	opportunities for available credit counseling and assisted me in ency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I rethe United States trustee or bankruptcy administrator that outlined the operforming a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided to the agency no later than 14 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approve days from the time I made my request, and the following exigent circ requirement so I can file my bankruptcy case now. [Summarize exigent or services	cumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failure case. Any extension of the 30-day deadline can be granted only for calso be dismissed if the court is not satisfied with your reasons for counseling briefing.	the agency that provided the counseling, together with a copy e to fulfill these requirements may result in dismissal of your ause and is limited to a maximum of 15 days. Your case may filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing because of motion for determination by the court.]	: [Check the applicable statement.] [Must be accompanied by a
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by rea of realizing and making rational decisions with respect to financi	al responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephone Active military duty in a military combat zone. 	
5. The United States trustee or bankruptcy administrator has determinedoes not apply in this district.	ned that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided abo	ove is true and correct.

Signature of Debtor: /s/ Frederick J. Long, II

Date: March 18, 2015

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 $Case\ 15\text{-}09586$ B1D (Official Form 1, Exhibit D) (12/09) Doc 1

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Northern	District of Hillions
IN RE:	Case No
Long, Ashley N.	Chapter 7
	STATEMENT OF COMPLIANCE SELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the whatever filing fee you paid, and your creditors will be abl	ive statements regarding credit counseling listed below. If you cannot e court can dismiss any case you do file. If that happens, you will lose le to resume collection activities against you. If your case is dismissed quired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petitic one of the five statements below and attach any documents as	on is filed, each spouse must complete and file a separate Exhibit D. Check directed.
the United States trustee or bankruptcy administrator that outl	y case , I received a briefing from a credit counseling agency approved by lined the opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. Attach a copy of the through the agency.
the United States trustee or bankruptcy administrator that outle performing a related budget analysis, but I do not have a certification of the control of t	y case, I received a briefing from a credit counseling agency approved by lined the opportunities for available credit counseling and assisted me in cate from the agency describing the services provided to me. You must file provided to you and a copy of any debt repayment plan developed through s filed.
	an approved agency but was unable to obtain the services during the seven xigent circumstances merit a temporary waiver of the credit counseling <i>e exigent circumstances here.</i>]
you file your bankruptcy petition and promptly file a certific of any debt management plan developed through the agenc case. Any extension of the 30-day deadline can be granted a lso be dismissed if the court is not satisfied with your rea counseling briefing.	till obtain the credit counseling briefing within the first 30 days after cate from the agency that provided the counseling, together with a copy cy. Failure to fulfill these requirements may result in dismissal of your only for cause and is limited to a maximum of 15 days. Your case may asons for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	pecause of: [Check the applicable statement.] [Must be accompanied by a red by reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect	to financial responsibilities.); sically impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator ha does not apply in this district.	s determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information pro	ovided above is true and correct.
Signature of Debtor: /s/ Ashley N. Long	

Date: March 18, 2015

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Northern District of Illinois

IN RE:	Case No
Long, Frederick J. II & Long, Ashley N.	Chapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 21,876.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 7,793.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 17,461.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$ 3,355.13
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 3,698.00
	TOTAL	17	\$ 21,876.00	\$ 25,254.00	

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IN RE:	Case No.
Long, Frederick J. II & Long, Ashley N.	Chapter 7
Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 3,355.13
Average Expenses (from Schedule J, Line 22)	\$ 3,698.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 3,650.05

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,793.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 17,461.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 20,254.00

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IN RE Long, Frederick J. II & Long, Ashley N

Debtor(s)

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property.'

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

(Report also on Summary of Schedules)

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IN RE Long, Frederick J. II & Long, Ashley N.

Debtor(s)

Doc 1

Case No. (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash on hand	J	10.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with West Suburan Bank	J	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit on apartment at 135 amber Court, #101 Carol Stream, IL	J	300.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		Usual household Furnishings	J	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Usual wearing apparel	J	1,000.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		General Savings/Profit Sharing Plan with TJX Companies	J	6,693.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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_ Case No. __

IN RE Long, Frederick J. II & Long, Ashley N.

Document

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2003 Chevrolet Cavalier, 77,000 miles	J	1,414.00
	other vehicles and accessories.		2009 Mitsubishi Lancer, 44,000 miles	J	6,684.00
26.	Boats, motors, and accessories.		Trail Runner Travel Trailer	J	5,000.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

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Debtor(s)

IN RE Long, Frederick J. II & Long, Ashley N.

Case No. _

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			L ΓΑΙ.	21.876.00
35. Other personal property of any kind not already listed. Itemize.	X		н	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

21,876.00 TOTAL

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Debtor(s)

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(If known)

IN RE Long, Frederick J. II & Long, Ashley N.

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Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			EXEMPTIONS
cash on hand	735 ILCS 5 §12-1001(b)	10.00	10.00
Checking account with West Suburan Bank		25.00	25.00
Security Deposit on apartment at 135 amber Court, #101 Carol Stream, IL	735 ILCS 5 §12-1001(b)	300.00	300.00
Usual household Furnishings	735 ILCS 5 §12-1001(b)	750.00	750.00
Usual wearing apparel	735 ILCS 5 §12-1001(a)	1,000.00	1,000.00
General Savings/Profit Sharing Plan with TJX Companies	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	6,693.00	6,693.00
2003 Chevrolet Cavalier, 77,000 miles	735 ILCS 5 §12-1001(c)	1,414.00	1,414.00
2009 Mitsubishi Lancer, 44,000 miles	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	3,386.00 3,298.00	6,684.00
Trail Runner Travel Trailer	735 ILCS 5 §12-1001(b)	3,617.00	5,000.00

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Entered 03/18/15 11:02:56

Case No.

IN RE Long, Frederick J. II & Long, Ashley N

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an " \bar{X} " in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3426		Н	Ioan on 2007 Trail Runner Travel Trailer	T			7,793.00	2,793.00
North Shore Bank Consumer Loan Department 15700 W. Bluemound Road Brookfield, WI 53005			VALUE \$ 5,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE					
			VALUE \$	$\frac{1}{1}$	1			
ACCOUNT NO.			VALUE \$					
ocntinuation sheets attached			(Total of the	is p		e)	\$ 7,793.00	\$ 2,793.00
			(Use only on la		Tota page		\$ 7,793.00	\$ 2,793.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

IN RE Long, Frederick J. II & Long, Ashley N.

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
ocntinuation sheets attached

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(If known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2004		Н	credit card for Costco				
American Express Box 00001 Los Angeles, CA 90096-8000							1,784.00
ACCOUNT NO. 9491		J	credit card for consumer purchases	$^{+}$		Н	1,704.00
Capital One PO Box 6492 Carol Stream, IL 60197-6492							5,081.00
ACCOUNT NO. 0588		Н	credit card for consumer purchases			\Box	
Discover PO Box 6103 Carol Stream, IL 60197-6103							5,471.00
ACCOUNT NO. 6488		Н	credit card for consumer purchases				
US Bank PO Box 790408 St. Louis, MO 63179-0408							5,125.00
0				Sub			
ontinuation sheets attached			(Total of t		age Fota	- 1	\$ 17,461.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules and, if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	o o	n al	\$ 17,461.00

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Debtor(s)

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(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
teadfast Mangement 01 Flame Drive arol Stream, IL 60188	Apartment lease for 135 Amber Court, #101, Carol Stream, I 60188
lide-A-Way Lakes 045 Van Emmon Road orkville, IL 60560	Trailer lot lease, lot #River 17

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Case No.

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this in	nformation to iden	tify your case:		
Debtor 1	Frederick J. Lor	ng II Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	Ashley N. Long	Middle Name	Last Name	
United States	Bankruptcy Court for t	he: Northern District of Illinoi	S	
Case number				Check if this is:
				An amended filing
				A supplement showing post-petition chapter 13 income as of the following date:
Official I	Form 6I			MM / DD / YYYY
Sched	lule I: Yo	our Income	Э	12/13
supplying co	rrect information.	If you are married and	not filing jointly,	iling together (Debtor 1 and Debtor 2), both are equally responsible for y, and your spouse is living with you, include information about your spou

se. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employm	ent					
Fill in your employment information.		Debtor 1			Debtor 2 or nor	n-filling spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status		ed		Employed Not employe	ed
Include part-time, seasonal, or self-employed work.		Manager			Health Aide	
Occupation may Include student or homemaker, if it applies.	Occupation	<u>iwanayer</u>			nealli Alue	
	Employer's name	Al Dining, LLO	2		Belmont Village	e, L.P.
	Employer's address	290 S. Schmale Number Street	e Roa	ad	8554 Katy Freev Number Street	vay, Suite 200
		Carol Stream,			Houston, TX 77	
	How long employed the	City re? 11 years	State	e ZIP Code	City 6 months	State ZIP Code
Part 2: Give Details About	: Monthly Income					
Estimate monthly income as of spouse unless you are separated	-	n. If you have nothi	ng to	report for any line, w	rite \$0 in the space. Ir	nclude your non-filing
If you or your non-filing spouse habelow. If you need more space, a	ave more than one employe	er, combine the info	rmatic	on for all employers f	or that person on the	lines
				For Debtor 1	For Debtor 2 or non-filing spous	e
List monthly gross wages, sala deductions). If not paid monthly,			2.	\$2,933.33_	\$ <u>1,615.5</u>	<u>8</u>
3. Estimate and list monthly over	time pay.		3.	+\$0.00	+ \$0.00	_
4. Calculate gross income. Add li	ne 2 + line 3.		4.	\$ <u>2,933.33</u>	\$ <u>1,615.5</u>	8

Official Form 6I Schedule I: Your Income page 1 Case 15-09586 Doc 1 Filed 03/18/15 Entered 03/18/15 11:02:56 Desc Main Document

Debtor 1

Frederick J. Long II

Last Name

Case number (if known

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For Debtor 1 For Debtor 2 or non-filing spouse 2.933.33 1,615.58 Copy line 4 here..... 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 735.94 283.05 5b. Mandatory contributions for retirement plans 5b. 0.00 0.000.00 5c. Voluntary contributions for retirement plans 5c. 0.00 5d. Required repayments of retirement fund loans 0.00 0.00 5d. 5e. 135.32 0.00 5e. Insurance 0.00 5f. Domestic support obligations 5f. 0.00 0.00 0.00 5g. Union dues 5g 5h. Other deductions. Specify: See Schedule Attached 5h. 0.00 39.45 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 871.26 322.52 2.062.07 1.293.06 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 monthly net income. 8a. 8b. Interest and dividends 8b. 0.00 0.00 \$ 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 8e. Social Security 8e. 0.00 0.00 \$ 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental 0.00 0.00 Nutrition Assistance Program) or housing subsidies. 8f. Specify: 8g. 8g. Pension or retirement income 0.00 0.00 8h. Other monthly income. Specify: 8h. +\$ 0.00 +\$ 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$ 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 2,062.07 1,293.06 3,355.13 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$. 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 3,355.13 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? 図 No. ☐ Yes. Explain:

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Debtor(

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
Dental	0.00	7.32
Medical PPO	0.00	21.49
Std	0.00	3.47
Medical	0.00	7.17

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Fill in this information to identify your case:	
Debtor 1 Frederick J. Long II	a
First Name Middle Name Last Name	Check if this is:
Debtor 2 Ashley N. Long (Spouse, if filing) First Name Middle Name Last Name	 An amended filing A supplement showing post-petition chapter 13
United States Bankruptcy Court for the: Northern District of Illinois	expenses as of the following date:
Case number	MM / DD / YYYY
(If known)	A separate filing for Debtor 2 because Debtor 2
Official Form 6J	maintains a separate household
Schedule J: Your Expenses	12/13
Be as complete and accurate as possible. If two married people are filing toget information. If more space is needed, attach another sheet to this form. On the (if known). Answer every question.	
Part 1: Describe Your Household	
1. Is this a joint case?	
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?	
☑ No☑ Yes. Debtor 2 must file a separate Schedule J.	
2. Do you have dependents?	
Depend	lent's relationship to Dependent's age Does dependent live with you?
Do not state the dependents'	No ☐ Yes
names.	□ No
	Yes
	No
	Ŭ Yes
	No
	□ No
	Yes
3. Do your expenses include expenses of people other than yourself and your dependents?	
Part 2: Estimate Your Ongoing Monthly Expenses	
Estimate your expenses as of your bankruptcy filing date unless you are using expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Sch</i> applicable date.	
Include expenses paid for with non-cash government assistance if you know the	Variable
such assistance and have included it on Schedule I: Your Income (Official Form	11 01.)
 The rental or home ownership expenses for your residence. Include first mor any rent for the ground or lot. 	4. \$
If not included in line 4:	
4a. Real estate taxes	4a. \$
4b. Property, homeowner's, or renter's insurance	4b. \$
4c. Home maintenance, repair, and upkeep expenses	4c. \$50.00 4d. \$ 0.00
4d. Homeowner's association or condominium dues	4d. \$ 0.00

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Debtor 1

Frederick J. Long II
First Name Middle Name

Name Middle Name Last Name

Case number (if known)_

		You	ur expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	140.00
6b. Water, sewer, garbage collection	6b.	\$	75.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	165.00
6d. Other. Specify: See Schedule Attached	6d.	\$	125.00
7. Food and housekeeping supplies	7.	\$	650.00
8. Childcare and children's education costs	8.	\$	25.00
9. Clothing, laundry, and dry cleaning	9.	\$	60.00
Personal care products and services	10.	\$	70.00
Medical and dental expenses	11.	\$	120.00
2. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	350.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	10.00
4. Charitable contributions and religious donations	14.	\$	0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	135.00
15c. Vehicle insurance	15c.	\$	102.00
15d. Other insurance. Specify: All Kids	15d.	\$	40.00
5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify: Trailer	17c.	\$	174.00
17d. Other. Specify: Lot Rental	17d.	\$	150.00
 Your payments of alimony, maintenance, and support that you did not report as deducted freyour pay on line 5, Schedule I, Your Income (Official Form 6I). 	rom 18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.	Φ	
o. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your	r Income.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	12.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues			

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Debtor 1	First Name Middle Name Last Name	Case number (if known)		
21. Othe	r. Specify: <u>Car Maintenance</u>	21.	+\$	150.00
	monthly expenses. Add lines 4 through 21.		\$	3,698.00
The re	esult is your monthly expenses.	22.		
:3. Calcul	ate your monthly net income.			
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,355.13
23b.	Copy your monthly expenses from line 22 above.	23b.	-\$	3,698.00
	Subtract your monthly expenses from your monthly income.		\$	-342.87
	The result is your monthly net income.	23c.		
For ex	u expect an increase or decrease in your expenses within the year after you ample, do you expect to finish paying for your car loan within the year or do you age payment to increase or decrease because of a modification to the terms of your care age payment to increase or decrease because of a modification to the terms of your care age.	expect your		
☐ Yes				

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IN RE Long, Frederick J. II & Long, Ashley N. Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

Other Utilities (DEBTOR)
Cable
Pet Necessities

100.00 25.00

25.00

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Case No.

(Print or type name of individual signing on behalf of debtor)

IN RE Long, Frederick J. II & Long, Ashley N.

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 18, 2015 Signature: /s/ Frederick J. Long, II Frederick J. Long, II Date: March 18, 2015 Signature: /s/ Ashley N. Long (Joint Debtor, if any) Ashley N. Long [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

B7 (Official Form 7) (04/13)-09586 Doc 1 Filed 03/18/15 Entered 03/18/15 11:02:56 Desc Main Document Page 26 of 36 **United States Bankruptcy Court**

Northern District of Illinois

IN RE:	Case No.
Long, Frederick J. II & Long, Ashley N.	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 9.763.00 2015 Husband: \$5.700 Wife \$4.063 51,752.00 2014 Husband \$36,924 Wife \$14,828

46,883.00 2013 Husband \$35,716 Wife \$11,167

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE William L. Guild 1N141 County Farm Road, Suite 230 Document PAYOR IF OTHER THAN DEBTOR 01/30/15

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,500.00

10. Other transfers

Winfield, IL 60190-0000

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE

OR CLOSING

U.S. Bank Carol Stream, IL debtor's checking

negative balance

U.S. Bank Carol Stream, IL 00000

co-debtor's savings

\$50.00

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 124 E. Madison Ave. Wheaton, IL 60187

NAME USED Ashley and Frederick Long DATES OF OCCUPANCY 2009 to Nov. 2012

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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		Document	Page 29 of 36	

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 \checkmark

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpaver-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 18, 2015	Signature /s/ Frederick J. Long, II of Debtor	Frederick J. Long, II
Date: March 18, 2015	Signature /s/ Ashley N. Long	
	of Joint Debtor	Ashley N. Long
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 15-09586 B8 (Official Form 8) (12/08)

Doc 1

Debtor(s)

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IN KE:	
Long, Frederick J. II	& Long, Ashley
	CHAPTER 7
PART A – Debts secu estate. Attach addition	, i i
Property No. 1	
Creditor's Name:	

Case No. _ Chapter 7

Property No. 1			
Creditor's Name: North Shore Bank		escribe Property Sec ail Runner Travel Tra	e
Property will be (check one): ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (c Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(for examp	ble, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claim	med as exempt		
Property No. 2 (if necessary)			
Creditor's Name:	De	escribe Property Sec	uring Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (c Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(for examp	ole, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claim	ned as exempt		
PART B – Personal property subject to additional pages if necessary.)	unexpired leases. (All three colur	nns of Part B must be c	completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name: Steadfast Mangement	Describe Leased Proj Apartment lease for #101, Carol Stream, I	135 Amber Court,	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ✓ No
Property No. 2 (if necessary)			
Lessor's Name: Hide-A-Way Lakes	Describe Leased Proj Trailer lot lease, lot #		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ✓ No
continuation sheets attached (if an	y)		
declare under penalty of perjury the personal property subject to an unex	•	ntion as to any propo	erty of my estate securing a debt and/or
Date: March 18, 2015	/s/ Frederick J. Long, II Signature of Debtor		
	/s/ Ashlev N. Lona		

Date:	March 18, 2015

Signature of Joint Debtor

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IN	NRE:		Case No			
Lc	ong, Frederick J. II & Long, Ashley N.		Chapter 7			
	Deb	or(s)				
	DISCLOSURE O	F COMPENSATION OF A	TTORNEY FOR DEBTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me we one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemple of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$_	1,500.00		
	Prior to the filing of this statement I have received		\$ _	1,500.00		
	Balance Due		\$_	0.00		
2.	The source of the compensation paid to me was:	Debtor Other (specify):				
3.	The source of compensation to be paid to me is:	Debtor Other (specify):				
4.	I have not agreed to share the above-disclosed of	ompensation with any other person unless	they are members and associates of my law firm.			
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation, is attached.					
5.	In return for the above-disclosed fee, I have agreed t	o render legal service for all aspects of the	bankruptcy case, including:			
	 a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, scheduler c. Representation of the debtor at the meeting of of d. Representation of the debtor in adversary process e. [Other provisions as needed] 	s, statement of affairs and plan which may reditors and confirmation hearing, and any	be required; / adjourned hearings thereof;			
6.	By agreement with the debtor(s), the above disclosed	fee does not include the following service	es:			
	certify that the foregoing is a complete statement of a proceeding. March 18, 2015		to me for representation of the debtor(s) in this ba	nkruptcy		
-	Date	/s/ William L. Guild William L. Guild 3124376				
		William Guild Law Offices 1N141 County Farm Road, #230 Winfield, IL 60190-0000 (630) 665-6776 Fax: (630) 668-6733				

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Page 2

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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IN RE: Long, Frederick J. II & Long, Ashley N.		Case No Chapter 7	
	VERIFICATION OF CRE	DITOR MATRIX	
		Number of Creditors 7	
The above-named Debtor(s) here	eby verifies that the list of creditor	s is true and correct to the best of my (our) knowledge.	
Date: March 18, 2015	/s/ Frederick J. Long, II Debtor		
	/s/ Ashley N. Long Joint Debtor		

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Long, Frederick J. II 135 Amber Court #101 Carol Stream, IL 60188

Long, Ashley N. 135 Amber Court #101 Carol Stream, IL 60188

William Guild Law Offices 1N141 County Farm Road, #230 Winfield, IL 60190-0000

American Express Box 00001 Los Angeles, CA 90096-8000

Capital One PO Box 6492 Carol Stream, IL 60197-6492

Discover PO Box 6103 Carol Stream, IL 60197-6103

Hide-A-Way Lakes 8045 Van Emmon Road Yorkville, IL 60560

North Shore Bank Consumer Loan Department 15700 W. Bluemound Road Brookfield, WI 53005

Steadfast Mangement 201 Flame Drive Carol Stream, IL 60188

US Bank PO Box 790408 St. Louis, MO 63179-0408

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B201B (Form 2) 15-09586 Doc 1 Filed 03/18/15 Entered 03/18/15 11:02:56 Desc Main

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IN RE:	Case No.
Long, Frederick J. II & Long, Ashley N.	Chapter 7
Dobton(a)	

Debid(s)							
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE							
Certificate of [Non-Attorney] Bankruptcy Petition Preparer							
I, the [non-attorney] bankruptcy petition preparer signing th notice, as required by § 342(b) of the Bankruptcy Code.	e debtor's petition, hereby certify that I d	elivered to the debtor the attached					
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:		Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)					
X Signature of Bankruptcy Petition Preparer of officer, princip partner whose Social Security number is provided above.		a by 11 0.5.C. § 110.)					
	icate of the Debtor						
I (We), the debtor(s), affirm that I (we) have received and re-	ead the attached notice, as required by § 3	342(b) of the Bankruptcy Code.					
Long, Frederick J. II & Long, Ashley N.	X /s/ Frederick J. Long, II	3/18/2015					
Printed Name(s) of Debtor(s)	Signature of Debtor						
Case No. (if known)	X /s/ Ashley N. Long	3/18/2015					
	Signature of Joint Debtor (if	any) Date					

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.